

# FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM

## FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM

The purpose of the FMA Program is to create funding for pre-disaster flood mitigation, with the goal of eliminating or reducing repetitive losses to structures insurable under the National Flood Insurance Program (NFIP).

Each state receives a base amount of \$10,000 for planning grants and \$100,000 for project grants, with additional funds added based on the number of NFIP policies and repetitive loss structures. In Arizona, this typically equates to about \$15,000 in planning grants and \$145,000 in project grants. These funds are available annually.

Although federally funded, the FMA Program is administered by the Arizona Division of Emergency Management (ADEM).

## **MINIMUM PROGRAM ELIGIBILITY**

Eligible applicants include state, county, local and federally recognized tribal governments. Private non-profit agencies are not eligible; however, an eligible applicant may apply on their behalf. Tribal governments must apply directly to the Federal Emergency Management Agency (FEMA).

All jurisdictions who apply for FMA Program funding must participate in, and be in good standing with the NFIP. Homes to be mitigated must have flood insurance prior to the award. Additionally, the jurisdiction must have a FEMA approved Flood Mitigation Plan. The plan may be a part of a FEMA approved multihazard mitigation plan.

## **ELIGIBLE ACTIVITIES**

Eligible projects include, but are not limited to:

- Acquisition of insured structures and underlying real property;
- Relocation or demolition of insured structures;
- Flevation of insured residential structures :
- Elevation or dry floodproofing of insured non-residential structures; and
- Minor physical flood mitigation projects that reduce localized flooding problems and do not duplicate the flood prevention activities of other federal agencies.

### **INELIGIBLE ACTIVITIES**

Ineligible projects include, but are not limited to:

- Major flood control projects;
- Dry floodproofing of residential structures;
- Demolition and rebuild projects;
- Flood studies or flood mapping;
- Maintenance or repair projects;
- Generators and related equipment; and
- Warning and alert notification systems.

## **COST SHARE REQUIREMENTS**

Funding for the FMA Program is a 75/25 federal/non-federal source. One half of the applicant's share must be a cash match; the remainder may be in-kind contributions.



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## **BENEFIT-COST ANALYSIS/COST-EFFECTIVENESS**

To be eligible, projects submitted must have a benefit-cost ratio of greater than or equal to 1.0 to be considered for funding. Applicants are responsible for completing the Benefit-Cost Analysis (BCA) using the BCA Toolkit (developed by FEMA and supplied by ADEM upon request). Gathering credible documentation to support the BCA may be a rather lengthy process, so be sure to allot plenty of time to this endeavor.

#### PROJECT EVALUATION PROCESS

ADEM will prioritize (rank) all eligible projects based upon:

- Meeting the objectives and criteria of the State of Arizona Multi-Hazard Mitigation Plan;
- Conformance with federal and state criteria as outlined earlier in this document;
- Compliance with the criteria described in the current year FMA Program guidance; and
- With priority given to repetitive loss properties.

Applicants will be formally notified of the results of the prioritization process and the top-ranking projects will be submitted to FEMA for funding consideration.

### **ENVIRONMENTAL REVIEW**

In accordance with the National Environmental Policy Act (NEPA), before a project can be funded, it must successfully pass an environmental review. FEMA is responsible for conducting the environmental review. Projects may not begin prior to completion of a successful review.

### **APPLICATION PROCEDURES**

Applications for FMA Program funds must be submitted electronically through FEMA's Electronic Grants Management System (eGrants). Applicants should contact the State FMA Program Manager to obtain access to eGrants as soon as the decision is made to pursue funding, as the authorization process may be time consuming. The application window is sometimes short, and obtaining the necessary documentation to fill-out the application may also consume considerable time. ADEM recommends developing projects throughout the year.

### **CONTACT**

For additional information regarding the FMA Program and eGrants, please contact the FMA Program Manager at (602) 231–6349. You may also visit the FEMA web site at <a href="http://www.fema.gov/govern-ment/grant/fma/index.shtm">http://www.fema.gov/govern-ment/grant/fma/index.shtm</a>.



## PRE-DISASTER MITIGATION (PDM) GRANT PROGRAM

## PRE-DISASTER MITIGATION (PDM) GRANT PROGRAM

The PDM Grant Program is a nationwide competitive grant program that was created to assist states, local and tribal governments to implement cost-effective hazard mitigation activities before disasters occur. The intent of this program is to reduce the overall risk to people and property, while also minimizing the cost of disaster recovery and future disasters.

PDM Grant Program funds are appropriated annually and information will be disseminated once funding becomes available; at which time, the Arizona Division of Emergency Management (ADEM) will begin soliciting project/planning applications from eligible applicants.

#### MINIMUM PROGRAM ELIGIBILITY

Eligible applicants include state, county, local and federally recognized tribal governments; and public colleges and universities. Tribal governments must apply directly to the Federal Emergency Management Agency (FEMA).

All jurisdictions who apply for PDM Grant Program funding must participate in, and be in good standing with the National Flood Insurance Program (NFIP). Additionally, the jurisdiction must have a FEMA approved multi-hazard mitigation plan.

#### **ELIGIBLE ACTIVITIES**

Eligible activities include mitigation projects that primarily focus on natural hazards, but may also address human-caused hazards. Funding is restricted to a maximum of \$3 million federal share per project.

An applicant may request up to a maximum of 5% of the total project cost for Management Costs to support approved project activities. The Management Cost figure must be included in the total project cost for the Benefit-Cost Analysis (BCA).

Eligible projects include, but are not limited to:

- Acquisition and relocation of structures;
- Elevation of existing public or private structures;
- Structural and non-structural retrofitting (such as storm shutters and bracing systems);
- Vegetation management for wildfire areas;
- Protective measures for critical infrastructures;
- Storm water management projects (such as retention basins and culverts);
- Localized flood control projects that protect critical facilities. The localized flood control project must not constitute a section of a larger flood control system; and
- Hazard mitigation plans.

#### **INELIGIBLE ACTIVITIES**

Ineligible projects include, but are not limited to:

- Major flood control projects;
- Water quality infrastructure projects;
- Projects that address ecological issues related to land and forest management;
- Warning and alert notification systems:
- Phased or partial projects;



## PRE-DISASTER MITIGATION (PDM) GRANT PROGRAM

(Ineligible Activities continued)

- Studies that do not result in a project;
- Flood studies or flood mapping;
- Dry flood proofing of residential structures;
- Generators for non-critical facilities;
- Demolition/rebuild projects;
- Projects that solely address a manmade hazard;
- Response and communication equipment;
- Projects that solely address maintenance or repairs;
- Localized flood control projects that do not protect a critical facility; and
- Any project for which another federal agency has primary authority.

## **COST SHARE REQUIREMENTS**

Funding for PDM Grant Program is a 75/25 federal/non-federal source. The applicant's contributions can be a cash match or in-kind services.

## **BENEFIT-COST ANALYSIS/COST-EFFECTIVENESS**

To be eligible, projects submitted must have a benefit-cost ratio of greater than or equal to 1.0 to be considered for funding. Applicants are responsible for completing the Benefit-Cost Analysis (BCA) using the BCA Toolkit (developed by FEMA and supplied by ADEM upon request). Gathering credible documentation to support the BCA may be a rather lengthy process, so be sure to allot plenty of time to this endeavor.

### PROJECT EVALUATION PROCESS AND ENVIRONMENTAL REVIEW

National panels chaired by FEMA and composed of FEMA Headquarters, FEMA regional staff, state, local and tribal emergency management representatives convene to evaluate the applications and determine the National Evaluation Scores

Once a project is selected through the National Ranking and Evaluation process, ADEM and FEMA will initiate the environmental/historical review. Funds will not be awarded and the project cannot be initiated until the review is complete.

#### **APPLICATION PROCEDURES**

Applications for PDM Grant Program funds must be submitted electronically through FEMA's Electronic Grants Management System (eGrants). Applicants should contact the State PDM Grant Program Manager to obtain access to eGrants as soon as the decision is made to pursue funding, as the authorization process may be time consuming. The application window is sometimes short, and obtaining the necessary documentation to fill-out the application may also consume considerable time. ADEM recommends developing projects throughout the year.

#### CONTACT

For additional information regarding PDM Grant Program and eGrants, please contact the PDM Grant Program Manager at (602) 231–6254. You may also visit the FEMA web site at http://www.fema.gov/government/grant/pdm/index.shtm.



# HAZARD MITIGATION GRANT PROGRAM (HMGP)

## HAZARD MITIGATION GRANT PROGRAM (HMGP)

The purpose of the HMGP is to create the opportunity to take critical mitigation measures by providing a funding source in the immediate post-disaster atmosphere, when recognition of potential hazards is often highest.

Although federally funded, the HMGP is administered by the Arizona Division of Emergency Management (ADEM).

## MINIMUM PROGRAM ELIGIBILITY

Eligible applicants include state, county, local and federally recognized tribal governments; publicly owned special districts and registered private non-profit organizations. Tribal governments must apply directly to the Federal Emergency Management Agency (FEMA).

All jurisdictions who apply for HMGP funding must participate in, and be in good standing with the National Flood Insurance Program (NFIP). Additionally, the jurisdiction must have a FEMA approved multi-hazard mitigation plan.

#### **ELIGIBLE ACTIVITIES**

Eligible projects include, but are not limited to:

- Structural hazard control or projects;
- Construction activities that will result in protection from hazards;
- Retrofitting of facilities;
- Certain property acquisitions or relocations;
- Development of state and local mitigation standards; and
- Development of comprehensive hazard mitigation programs with implementation as an essential component.

## **INELIGIBLE ACTIVITIES**

Ineligible projects include, but are not limited to:

- Retrofitting places of worship;
- Major flood control projects; and
- Projects that merely identify or analyze hazards (such as mapping and studies).

## **COST SHARE REQUIREMENTS**

Funding for the HMGP is a 75/25 federal/non-federal source. The applicant's contributions can be a cash match or in-kind services.



# HAZARD MITIGATION GRANT PROGRAM (HMGP)

## **BENEFIT-COST ANALYSIS/COST-EFFECTIVENESS**

To be eligible, projects submitted must have a benefit-cost ratio of greater than or equal to 1.0 to be considered for funding. Applicants are responsible for completing the Benefit-Cost Analysis (BCA) using the BCA Toolkit (developed by FEMA and supplied by ADEM upon request). Gathering credible documentation to support the BCA may be a rather lengthy process, so be sure to allot plenty of time to this endeavor.

#### CONTACT

For additional information about HMGP, please contact the HMGP Program Manager at (602) 231–6349. You may also visit the FEMA web site at <a href="http://www.fema.gov/government/grant/hmgp/index.shtm">http://www.fema.gov/government/grant/hmgp/index.shtm</a>.



## HAZARD MITIGATION PLANNING

## HAZARD MITIGATION PLANNING REQUIREMENTS

The Disaster Mitigation Act of 2000 (DMA2K) reinforces the importance of hazard mitigation planning and emphasizes planning for disasters before they occur. The DMA2K requires that all state, local and tribal governments have a Federal Emergency Management Agency (FEMA) approved multi-hazard mitigation plan in order to be eligible for federal disaster mitigation assistance funds. These plans are critical to maintaining eligibility for future funding.

#### HAZARD MITIGATION PLANNING

Hazard mitigation planning reduces the risk to people and property, and reduces the cost of recovering from a disaster. A hazard mitigation plan can help communities become more sustainable and disaster-resistant by focusing efforts on the hazards, disaster-prone areas and identifying appropriate mitigation actions. Effective mitigation planning and efforts can break the cycle of disaster damage, reconstruction, and repeated damage.

Chances are your community has an approved hazard mitigation plan resulting from your local planning team's efforts to reduce the potential loss from various hazards. This plan is a living document that requires adjustments to maintain its relevance and remain a useful tool and resource.

Your hazard mitigation planning team should continuously monitor and document any changes to the recommended actions in your plan. This is essential for determining the progress made on your hazard mitigation initiatives and in performing your annual evaluation. Annual evaluations are critical to updating your plan every five years as required by the FEMA.

## **COST SHARE REQUIREMENTS**

To demonstrate our commitment to ensuring more sustainable communities and statewide compliance, the Arizona Division of Emergency Management (ADEM) has applied for and has been awarded federal grants to assist local and tribal governments in developing hazard mitigation plans. ADEM is committed to this effort. To date, ADEM has provided the 25% match requirement totaling over \$630,912.



## HAZARD MITIGATION PLANNING

#### PROGRESS REPORT

The local planning team may ask the agencies or people with duties identified in the mitigation strategy to submit a progress report on projects being implemented. We recommend the following information be included in the progress report:

- The action's objectives;
- The lead and supporting agencies responsible for implementation;
- Estimated duration of the project, including timelines and milestones;
- Availability of resources needed for implementation, funding, staff time and technical assistance;
- Types of permits or approvals required to implement the actions;
- Details of how the actions will be accomplished and who the duties will be assigned to; and
- Current status of the project, including issues hindering progress.

#### CONTACT

For additional information regarding Hazard Mitigation Planning, please contact the State/Local Hazard Mitigation Planning Program Manager at (602) 392-7518. You may also visit the FEMA web site at <a href="http://www.fema.gov/plan/mitplanning/index.shtm">http://www.fema.gov/plan/mitplanning/index.shtm</a>.



## REPETITIVE FLOOD CLAIMS (RFC) PROGRAM

## REPETITIVE FLOOD CLAIMS (RFC) PROGRAM

The RFC Program provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payments for flood damages. RFC Program funds may only mitigate structures that are located within a state or community that cannot meet the requirements of the Flood Mitigation Assistance (FMA) Program for either cost share or capacity to manage the activities. The long-term goal of RFC Program is to reduce or eliminate claims under the NFIP through mitigation activities that are in the best interest of the National Flood Insurance Fund (NFIF).

Applications will be accepted for any insured property that has one or more claim payments for flood damages and is located within a state or community that can not meet the requirements of the FMA program for either cost share or capacity to manage the activities stipulations. RFC awards will prioritize projects that create the greatest savings to the NFIF based on a Benefit-Cost Analysis (BCA).

Note: Jurisdictions and states must indicate that they are not able to meet the match requirement. This program can receive up to 100% federal funding.

## **MINIMUM PROGRAM ELIGIBILITY**

Eligible applicants include state, county, local and federally recognized tribal governments. Private nonprofit agencies are not eligible applicants; however, an eligible applicant may apply on their behalf. Tribal governments must apply directly to the Federal Emergency Management Agency (FEMA).

## REDUCED CAPACITY REQUIREMENT

RFC Program funds will only be awarded if the applicant has certified, either the state or community cannot meet the 25% non-federal match. Eligible RFC Program applicants are potentially eligible for up to 100% federal share with no non-federal match requirements.

#### CONTACT

For additional information regarding RFC Program, please contact the RFC Program Manager at (602) 231–6349. You may also visit the FEMA web site at <a href="http://www.fema.gov/government/grant/rfc/index.shtm">http://www.fema.gov/government/grant/rfc/index.shtm</a>.



# REPETITIVE FLOOD CLAIMS (RFC) PROGRAM



## SEVERE REPETITIVE LOSS (SRL) PROGRAM

## **SEVERE REPETITIVE LOSS (SRL) PROGRAM**

The purpose of the SRL Program is to reduce or eliminate claims under the National Flood Insurance Program (NFIP) through project activities that will result in the greatest savings to the National Flood Insurance Fund (NFIF). SRL Properties are residential properties:

- That have at least four NFIP claim payments over \$5,000 each, when at least two such claims have occurred within any ten-year period, and the cumulative amount of such claims payments exceeds \$20,000; or
- For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the value of the property, when two such claims have occurred within any ten-year period.

#### MINIMUM PROGRAM ELIGIBILITY

SRL property owners in the state should receive a letter from FEMA informing them that their property loss history meets the definition of a Severe Repetitive Loss property and that their policy will be assigned to the FEMA Special Direct Facility upon renewal with NFIP. These letters direct the property owner to their local floodplain management official and to the State Hazard Mitigation Office.

#### **ELIGIBLE ACTIVITIES**

Eligible projects include, but are not limited to:

- Floodproofing (historical properties only);
- Relocation:
- Elevation;
- Acquisition;
- Mitigation reconstruction (demolition rebuild); and
- Minor physical localized flood control projects.

Allocation of the funds will be based on a formula developed by FEMA that considers the number of SRL properties in each state.



## SEVERE REPETITIVE LOSS (SRL) PROGRAM

## **COST SHARE REQUIREMENTS**

Funding for the SRL Program is 75/25 federal/non-federal source. Up to 90% of the federal cost-share funding for projects approved in states, territories, and federally-recognized tribal governments with FEMA-approved Standard or Enhanced Mitigation Plans or Indian tribal plans that include a strategy for mitigating existing and future SRL properties.

#### **CONTACT**

For additional information regarding the SRL Program, please contact the SRL Program Manager at (602) 231–6349. You may also visit the FEMA web site at <a href="http://www.fema.gov/government/grant/srl/index.shtm">http://www.fema.gov/government/grant/srl/index.shtm</a>